

What is claimed is:

1. An insurance design service providing system comprising:
 - an arbitrary communication network;
 - a plurality of nodes connected to said communication network; and

5 a server device for generating information regarding an insurance product meeting conditions when prescribed conditions regarding the design of prescribed insurance are inputted from any of said nodes, and for transmitting thus generated information to said node from which said prescribed information is inputted.

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- 2. The insurance design service providing system according to claim 1, wherein

15 said server device transmits a processing module for executing processing to generate said information to said node device.

- 3. The insurance design service providing system according to claim 2, wherein

20 said server device performs, with respect to the insurance product based on said inputted conditions, one, a plurality of, or all of the processes of examining whether said insurance product meets the prescribed regulations, calculating a premium, extracting the contents of a guarantee, calculating a surrender value, and detecting information regarding accounting processing, 25 and making a comparison to other insurance products.

- 4. The insurance design service providing system according to claim 2, wherein

30 said server device transmits a graph drawing module to said node device for graphically displaying information on the result of said each process at said node device.

- 5. The insurance design service providing system according to claim 2, wherein said insurance is life insurance.

6. The insurance design service providing system according to claim 5, wherein any of said plurality of nodes inputs the prescribed conditions relating to the

5 design of life insurance into said server device.

7. The insurance design service providing system according to claim 6, wherein said server device generates information regarding the life insurance product meeting said inputted conditions.

10 8. The insurance design service providing system according claim 7, wherein said prescribed conditions relating to the design of said life insurance comprises the conditions including one, a plurality of, or all of the conditions pertaining to age of a policyholder, gender thereof, a family composition thereof, a clinical history thereof, classification of insurance, type of insurance, a payment method of a premium, a term insured, a period of payment of the premium, and contents of a guarantee including an amount insured.

15 20 9. The insurance design service providing apparatus including a server device connected to an arbitrary network to which a plurality of nodes is connected, wherein said server device comprising:

a receiving means for receiving prescribed conditions relating to design of prescribed insurance from any said node;

25 an information generation means for generating information regarding said insurance product meeting said received conditions; and

a transmission means for transmitting said generated information to said node from which said prescribed information is inputted.

30 10. The insurance design service providing apparatus

according to claim 9, wherein

5 said transmission means transmits a processing module for generating insurance specification information based on the information generated by said information generation means to said node to which said prescribed information is inputted.

11. The insurance design service providing apparatus according to claim 10, wherein

10 said node generates said insurance specification information on the node.

12. The insurance design service providing apparatus according to claim 11, wherein

15 said information generation means performs, with respect to the insurance product, based on said inputted conditions, one, a plurality of, or all of the processes of examining whether said insurance product meets the prescribed regulations, calculating the premium, extracting the contents of the guarantee, calculating the surrender value, and detecting information regarding accounting processing, and making the comparison to other insurance products.

20 13. The insurance design service providing apparatus according to claim 12, wherein

 said information generation means generates information on the results of said processes.

25 14. The insurance design service providing apparatus according to claim 13, wherein

 said transmission means transmits the graph drawing module to said node for displaying information on the result of said each process.

30 15. The insurance design service providing apparatus according to claim 14, wherein

 said transmission means causes to graphically display information about the result of said each process on the node.

16. The insurance design service providing apparatus according to claim 11, further including:

a database means for storing the prescribed conditions relating to the design of the prescribed insurance inputted from
5 said node.

17. The insurance design service providing apparatus according to claim 16, wherein

said insurance is life insurance.

18. The insurance design service providing apparatus according to claim 17, wherein

10 said receiving means receives the prescribed conditions relating to the design of life insurance from said node.

15 19. The insurance design service providing apparatus according to claim 18, wherein

said information generation means generates information regarding the life insurance product meeting said received conditions.

20 20. The insurance design service providing apparatus according to claim 19, wherein

25 said prescribed conditions relating to the design of said life insurance comprise the conditions including one, a plurality of, or all of the conditions pertaining to the age of the policyholder, the gender thereof, the family composition thereof, the clinical history thereof, the classification of insurance, the type of insurance, the payment method of the premium, the term insured, the period of payment of the premium, and the contents of the guarantee including the amount insured.

21. An insurance design service providing method comprising the steps of:

30 connecting a server device to a communication network as a web site, wherein a plurality of nodes is connected to said communication network and said server device generates

information regarding the insurance product meeting said conditions on the basis of the prescribed conditions relating to the design of the prescribed insurance to be inputted;

5 transmitting an input processing module for inputting said conditions to said node when said web site is accessed from any of said nodes;

generating desired information regarding the life insurance product meeting said conditions when said conditions are inputted via said input processing module; and

10 outputting said generated information from the node to which said conditions are inputted.

22. The insurance design service providing method according to claim 21, wherein,

15 said server device transmits the prescribed processing module relating to the design of said insurance to said node, when said web site is accessed from any of said nodes;

said server device generates specified information regarding the life insurance product meeting said inputted conditions; and

20 said node generates insurance specification information by executing said processing module based on said transmitted information.

23. The insurance design service providing method according to claim 22, wherein

25 said insurance is life insurance; and

the desired information relating to the insurance product meeting said conditions comprises information including one, a plurality of, or all of the information about whether said insurance product meets the prescribed regulations, information about the premium, information about the contents of the guarantee, information about the surrender value, and information about the accounting processing, and information

about the result of comparing at least any one of said items to other life insurance products.

24. The insurance design service providing method according to claim 22, wherein

5 said insurance is life insurance; and

 said prescribed conditions relating to the design of said life insurance comprise the conditions including one, a plurality of, or all of the conditions pertaining to the age of the policyholder, the gender thereof, the family composition thereof, the clinical history thereof, the classification of insurance, the type of insurance, the payment method of the premium, the term insured, the period of payment of the premium, and the contents of the guarantee including the amount insured.